GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:420
ANSWERED ON:03.02.2017
Disbursal of Loans by Banks
Sanjar Shri Alok

Will the Minister of FINANCE be pleased to state:

(a) whether the Public Sector Banks have fixed any target for the disbursement of loans to the unemployment persons in the country during the last three years and the current year; and

(b) if so, the details thereof, State-wise including Madhya Pradesh?

Answer

The Minister of State in the Ministry of Finance
(SHRI SANTOSH KUMAR GANGWAR)

(a) & (b): Reserve Bank of India (RBI) has informed that the Central Government has launched Deendayal Antoyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Deendayal Antyodaya Yojana − National Urban Livelihoods Mission (DAY - NULM) SCHEMES in consultation with RBI to provide financial assistance to target groups through bank credit with the provision of interest subvention / capital subsidy for the entire country including the State of Madhya Pradesh.
(i) DAY-NRLM:- NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks / financial institutions availed by women Self Help Groups (SHGs), for a maximum of Rs. 3,00,000 per SHG. Further there is also provision of additional interest subvention of 3% for all prompt payee SHG accounts in selected 250 districts. No credit targets have been fixed by the Ministry of Rural Development.
(ii) DAY-NULM:- This is another centrally Sponsored scheme to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities. NULM has provision of interest subvention over and above 7% for individual, group enterprises and SHG loans. Further an additional 3% interest subvention will be provided to all women SHGs who repay loan in time. The MoHUPA has fixed credit targets State-wise under SEP component of DAY-NULM to be allocated among banks through SLBC convenor banks in their respective states. No credit targets fixed by MoHUPA for the year 2014-15. Credit targets for the year 2015-16 and 2016-17 are Annexed − A & B.
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Lok Sabha USQ No.â€ 420 for 03.02.2017 Annexure - A
State/UT wise Targets for SEP Component of NULM 2015-16
Target for Individuals (SEP-I) Target for Groups (SEP-G) Target for SHG Bank Linkages Total (Target)
Sr. No. Name of State /Uts No Amount (Rs. in Lakh) No. of Groups No. of Beneficiaries Amount (Rs. in Lakh) No. of SHGs No. of Beneficiaries Amount (Rs. in Lakh) Total Number Total Amount (Rs. in Lakh)
1 Andhra Pradesh 8200 16400 240 1200 2400 32500 325000 32500 334400 51300
2 Bihar 2500 5000 500 2500 5000 500 5000 500 10000 10500
3 Chhattisgarh 3500 7000 280 1400 2800 1500 15000 1500 19900 11300
4 Goa 135 270 18 90 180 30 300 30 525 480
5 Gujarat 5000 10000 250 1250 2500 500 5000 500 11250 13000
6 Haryana 3750 7500 176 879 1758 500 5000 500 9629 9758
7 Himachal Pradesh 300 600 20 100 200 200 2000 200 2400 1000
8 Jammu & Kashmir 512 1024 68 341 682 480 4800 480 5653 2186
9 Jharkhand 4500 9000 100 500 1000 1500 15000 1500 20000 11500
10 Karnataka 4765 9530 70 350 700 2800 28000 2800 33115 13030
11 Kerala 1100 2200 600 3000 6000 4000 40000 4000 44100 12200
12 Madhya Pradesh 12000 24000 200 1000 2000 3000 30000 3000 43000 29000
13 Maharashtra 7578 15156 1010 5052 10104 7500 75000 7500 87630 32760
14 Odisha 3450 6900 160 800 1600 500 5000 500 9250 9000
15 Punjab 1000 2000 50 250 500 50 500 50 1750 2550
16 Rajasthan 10000 20000 200 1000 2000 2500 25000 2500 36000 24500
17 Tamil Nadu 13000 26000 3680 18400 36800 4000 40000 4000 71400 66800
18 Telangana 4854 9708 73 365 730 15000 150000 15000 155219 25438
19 Uttar Pradesh 21000 42000 800 4000 8000 3000 30000 3000 55000 53000
20 Uttarakhand 1000 2000 100 500 1000 43 430 43 1930 3043
21 West Bengal 7000 14000 1632 8160 16320 4110 41100 4110 56260 34430
22 NCT of Delhi 1514 3028 202 1010 2020 1800 18000 1800 20524 6848
23 Puducherry 79 158 10 52 104 110 1100 110 1231 372
24 A & N Islands 12 24 2 8 16 15 150 15 170 55

25 Chandigarh 84 168 11 56 112 135 1350 135 1490 415
26 Dadra & Nagar Haveli 13 26 2 9 18 15 150 15 172 59
27 Daman & Diu 15 30 2 10 20 10 100 10 125 60
28 Arunachal Pradesh 300 600 40 200 400 20 200 20 700 1020
29 Assam 3258 6516 435 2175 4350 1087 10870 1087 16303 11953
30 Manipur 1000 2000 100 500 1000 50 500 50 2000 3050
31 Meghalaya 750 1500 150 750 1500 150 1500 150 3000 3150
32 Mizoram 350 700 100 500 1000 300 3000 300 3850 2000
33 Nagaland 1107 2214 80 400 800 370 3700 370 5207 3384
34 Tripura 1000 2000 272 1360 2720 316 3160 316 5520 5036
35 Sikkim 100 200 15 76 152 10 100 10 276 362
All India 124726 249452 11648 58243 116486 88601 886010 88601 1068979 454539
Source: RBI

Lok Sabha USQ No.â€ 420 for 03.02.2017 Annexure - B
Credit Targets under Self-Employment Program Component (SEP) of National Urban Livelihoods Mission (NULM) FY 2016-17
Target for Individuals (SEP-I) Target for Groups (SEP-G) Target for SHG Bank Linkages Total (Target)
Sr. No. Name of State /Uts No Amount (Rs. in Lakh) No. of Groups No. of Beneficiaries Amount (Rs. in Lakh) No. of SHGs No. of Beneficiaries Amount (Rs. in Lakh) Total Number Total Amount (Rs. in Lakh)
1 Andhra Pradesh 8200 16400 240 1200 2400 32500 325000 32500 334400 51300
2 Bihar 2500 5000 500 2500 5000 500 5000 500 10000 10500
3 Chhattisgarh 3500 7000 280 1400 2800 1500 15000 1500 19900 11300
4 Goa 135 270 18 90 180 30 300 30 525 480
5 Gujarat 5000 10000 250 1250 2500 500 5000 500 11250 13000
6 Haryana 3750 7500 176 879 1758 500 5000 500 9629 9758
7 Himachal Pradesh 300 600 20 100 200 200 2000 200 2400 1000
8 Jammu & Kashmir 1000 2000 68 341 682 480 4800 480 6141 3162
9 Jharkhand 4500 9000 100 500 1000 1500 15000 1500 20000 11500
10 Karnataka 4765 9530 70 350 700 2800 28000 2800 33115 13030
11 Kerala 1100 2200 600 3000 6000 4000 40000 4000 44100 12200
12 Madhya Pradesh 12000 24000 200 1000 2000 3000 30000 3000 43000 29000
13 Maharashtra 7578 15156 1010 5052 10104 7500 75000 7500 87630 32760
14 Odisha 3450 6900 160 800 1600 500 5000 500 9250 9000
15 Punjab 1000 2000 50 250 500 50 500 50 1750 2550
16 Rajasthan 10000 20000 200 1000 2000 2500 25000 2500 36000 24500
17 Tamil Nadu 13000 26000 3680 18400 36800 4000 40000 4000 71400 66800
18 Telangana 4854 9708 73 365 730 15000 150000 15000 155219 25438
19 Uttar Pradesh 21000 42000 800 4000 8000 3000 30000 3000 55000 53000
20 Uttarakhand 1000 2000 100 500 1000 43 430 43 1930 3043
21 West Bengal 7000 14000 1632 8160 16320 4110 41100 4110 56260 34430
22 NCT of Delhi 1514 3028 202 1010 2020 1800 18000 1800 20524 6848
23 Puducherry 79 158 10 52 104 110 1100 110 1231 372
24 A & N Islands 12 24 2 8 16 15 150 15 170 55
25 Chandigarh 84 168 11 56 112 135 1350 135 1490 415
26 Dadra & Nagar Haveli 13 26 2 9 18 15 150 15 172 59
27 Daman & Diu 15 30 2 10 20 10 100 10 125 60
28 Arunachal Pradesh 300 600 40 200 400 20 200 20 700 1020
29 Assam 3258 6516 435 2175 4350 1087 10870 1087 16303 11953
30 Manipur 1000 2000 100 500 1000 50 500 50 2000 3050
31 Meghalaya 750 1500 150 750 1500 150 1500 150 3000 3150
32 Mizoram 350 700 100 500 1000 300 3000 300 3850 2000
33 Nagaland 1107 2214 80 400 800 370 3700 370 5207 3384
34 Tripura 1000 2000 272 1360 2720 316 3160 316 5520 5036
35 Sikkim 100 200 15 76 152 10 100 10 276 362
All India 125214 250428 11648 58243 116486 88601 886010 88601 1069467 455515
Source: RBI

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